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ABSTRACT

The number of children living with a single mother has dramatically increased over the past two decades, and almost half of all single-mother families are headed by a never-married mother. A new family type has emerged in the United States, the fragile family. Evidence shows that fathers tend to be highly involved in the lives of their young children, but gradually drift away, leaving mothers alone to provide for their children. The U.S. income security system responds by providing services to single mothers and their children, but it does little to prevent the erosion of paternal involvement with poor children. With the reauthorization of Temporary Assistance for Needy Families (TANF), Congress should consider whether any distinction between single and two-parent families is warranted within TANF. Congress should also consider encouraging states to broaden their eligibility criteria within TANF for noncash assistance and case management to include all types of poor families, including noncustodial parents. Congress should also build on the high level of parental involvement that occurs when poor children are young and establish a program that helps both poor mothers and fathers overcome barriers that they face starting together. (SLD)

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ED 440 206

REDIRECTING WELFARE POLICY TOWARD BUILDING STRONG FAMILIES

Elaine Sorensen, Ronald Mincy, and Ariel Halpern

In the 1996 welfare reform act, Congress proclaimed its dedication to "encourag[ing] the formation and maintenance of two-parent families" as part of its overall strategy to help needy families become self-sufficient. But the act included no guidelines, incentives, or sanctions to help states actually reach this goal. Not surprisingly, few public policies have been designed since then to help poor families stay together. Lacking guidance, some have suggested that, to meet this goal, Congress should limit certain public assistance programs to only married parents. But the institution of marriage in the United States has declined so precipitously in the past few decades that far too many children would be denied benefits under this approach.

With reauthorization of key elements of welfare reform swiftly approaching, a renewed look at this topic is imperative if Congress is serious about helping families stay together. This brief argues that welfare reform has not gone far enough to encourage two-parent families and responsible fatherhood. In fact, some of its own policies discourage this behavior. Furthermore, many poor families with young children are already struggling to stay together against the odds. Eventually, the majority of these families break up. By intervening early, government could help these "fragile families" scale the most common barriers to remaining intact over the long haul.

Fragile Families

The number of children living with a single mother has dramatically increased over the past two decades. In fact, the number of single mothers has almost doubled since 1976, reaching a peak of 9.1 million in 1995. Of great importance is the fact that the composition of this population has changed significantly during this time frame. Whereas 20 years ago almost all single-mother families were headed by a divorced or separated mother, almost half of all single-mother families today are headed by a never-married mother (Sorensen and Halpern 1999).

By intervening early, government could help "fragile families" scale the most common barriers to remaining intact over the long haul.

Driving this change in the composition of single-mother families is the explosion of nonmarital childbearing. Since the early 1970s, the number of children born each year outside of marriage has more than tripled—over 1.2 million children were born in 1996. Although this rapid increase has leveled off in recent years, nothing suggests that the trend will reverse itself. Indeed, it can now be expected that about one out of every three births will be to an unwed mother.

Although out-of-wedlock childbearing is highly associated with paternal absence, the image of mothers raising their nonmarital children alone is not totally accurate. According to the 1997 National Survey of America's Families (NSAF), 60 percent of all poor children under the age of two who were born outside of marriage lived with both of their natural parents or lived with their mothers and saw their fathers at least weekly (figure 1). More specifically, one out of four poor children under the age of two who were born outside of marriage lived with both of their biological parents, another 35 percent lived with their mother and saw their father at least every week.

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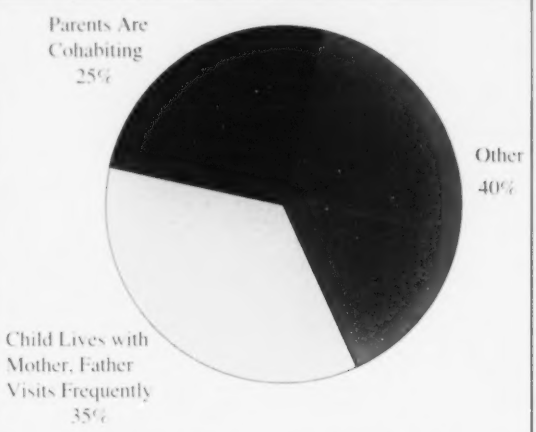
FIGURE 1

Parental Involvement among Poor Children Born outside of Marriage under the Age of Two (1997)



Source: 1997 National Survey of America's Families.

These findings suggest that a new family type has emerged—the fragile family (Mincy and Pouncy 1997). It consists of poor children born outside of marriage whose two natural parents are working together to raise them—either by living together or frequent visitation. Such families are quite prevalent when poor children are young. An estimated 27 percent of poor children under the age of two are living in fragile families (figure 2). Another 38 percent live with their two natural, married parents. Thus, fully two-thirds of poor children under the age of two are either living with their father or seeing him at least once a week. Although most poor children under the age of two have a highly involved father, only half of them were born to married parents, underscoring the dramatic decline in marriage among poor families in recent years.

Unfortunately, paternal involvement among poor children drops precipitously as children get older (figure 2). By the time poor children reach their teens, for example, only 19 percent of them live with their two natural, married parents, and 5 percent live in a fragile family. In contrast, 59 percent of poor teenagers live with their mothers and see their fathers less than weekly.

These data suggest that the fraction of poor children living with their mother without the benefit of a highly involved father grows as a result of two factors: fragile families not forming and married families dissolving. A reasonable interpretation of Congress's goal of encouraging the formation and maintenance of two-parent families is to decrease the flow of poor children into single-mother families from both sources. The two-thirds of poor children who start out their life with highly involved mothers *and* fathers could benefit from a program that helps their parents, regardless of marital status, overcome the barriers to staying together permanently.

The Status Quo

For 60 years, the country's antipoverty policies have been discouraging family formation and maintenance. As explained below, the current cash assistance program, Temporary Assistance for Needy Families (formerly Aid to Families with Dependent Children), has historically been aimed at helping single-mother families. Other noncash antipoverty programs, such as food stamps and Medicaid, while technically not restricted to single-mother families, have tended to serve primarily single-mother families. Targeting assistance to single-mother families is an efficient use of resources, but it has a negative consequence—it creates an incentive for poor families to become single-parent families in order to qualify for these benefits (Moffitt 1998). Furthermore, it means that poor children in fragile or married families are poorly served by the country's social safety net.

Two-Parent Family Access to Public Assistance

Aid to Families with Dependent Children (AFDC), the precursor to Temporary Assistance for Needy Families (TANF), began in 1935 as part of the Social Security Act and was initially limited to poor children who suffered from the continued absence or death of a parent. In 1961, Congress enacted an optional program for two-parent families—the AFDC–Unemployed Parent program (AFDC-UP)—which extended benefits to two-parent families if the primary breadwinner met strict requirements related to unemployment and labor force attachment. But this program was not federally mandated until 1988, at which time Congress retained stricter eligibility rules for two-parent families. As a result, in fiscal year 1996, two-parent families accounted for only 7 percent of the AFDC caseload (U.S. House of Representatives 1998).

In 1996, Congress replaced AFDC and AFDC-UP with TANF. Under this new program, states are allowed to determine eligibility for one- and two-parent families. As of 1998, however, only 35 states had eliminated all of the additional work-related eligibility requirements for two-parent families. Furthermore, Congress still requires states to achieve different work participation rates for two-parent families. In 1998, for example, states were required to have 30 percent of all TANF families and 75 percent of two-parent TANF families either working or engaged in work activities.

Every state met the overall work participation rate that year, but 13 states did not meet the two-parent participation rate.

Given that TANF and its predecessor, AFDC, have different rules for one- and two-parent families, it is not surprising that children living with two parents are much less likely to receive cash assistance than are children living with a single parent. According to NSAF data, only 10 percent of poor children living with both of their natural parents received TANF, compared with 40 percent of those living with a single parent (table 1). Arguably, this split is rooted in the reality that two-parent families tend to earn more than single-parent families. However, when looking only at extremely poor children (those living in a family whose income is less than 50 percent of the federal poverty level), we find a similar proportion in TANF receipt rates. Only 13 percent of extremely poor children living with both of their natural parents received TANF at the time of the 1997 survey, compared with 49 percent of extremely poor children living with a single parent.

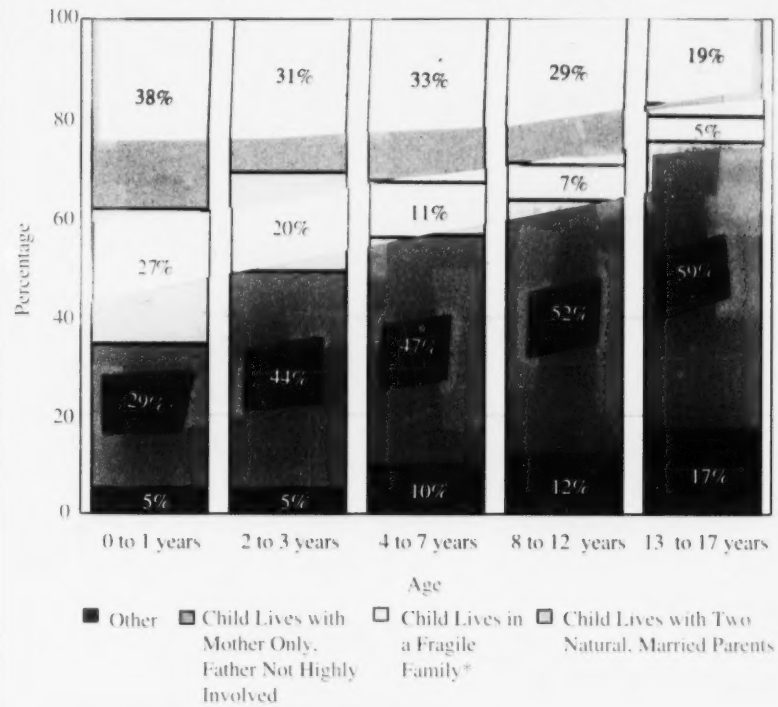
Unfortunately, the country's entire welfare system discourages the formation and maintenance of two-parent families because TANF acts as a point of entry for poor families into the welfare system. Once qualified for TANF, a family is automatically income-eligible for food stamps, Medicaid, school lunch programs, WIC (a nutritional program for women, infants, and children), and other programs. On the other hand, children in poor families not receiving TANF may be eligible for other public assistance programs, but no single program informs them of these programs.

Since poor families not on TANF are left to navigate the income support system on their own, children in these families are significantly less likely than poor children on TANF to receive other forms of government assistance. Only one-third of poor children not on TANF received food stamps in 1997 (table 1). Less than half of these children received Medicaid, leaving 29 percent of them uninsured. In contrast, nearly 100 percent of poor children on TANF received food stamps and 100 percent received Medicaid (table 1). This divide does not narrow when looking only at extremely poor children. Indeed, only 39 percent of such children not on TANF received food stamps in 1997, compared with 95 percent of such children on TANF. Only 48 percent of them received Medicaid, leaving over one-quarter uninsured. Clearly, poor children who are not part of the TANF program are underserved by the country's income support system.

This all-or-nothing approach to service delivery works against family formation. In fact, it is exactly these divides that may lead families to choose single parenting (and cash assistance, Medicaid, and food stamps) over co-parenting.

FIGURE 2

Family Types among Poor Children, by Child's Age (1997)



Source: 1997 National Survey of America's Families.

* A fragile family includes children who are born outside of marriage and live with both of their natural parents or who live with their mother and have a father who visits frequently.

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TABLE 1

Receipt of Government Assistance, by Type of Family (1997)

	Poor Families (under 100 Percent of the Federal Poverty Level)	Extremely Poor Families (under 50 Percent of the Federal Poverty Level)
Two-Parent Families		
Percent Receiving TANF	10	13
Single-Parent Families		
Percent Receiving TANF	40	49
Families on TANF		
Percent Receiving Food Stamps	94	95
Percent Receiving Medicaid	100	100
Percent Uninsured	0	0
Families Not on TANF		
Percent Receiving Food Stamps	33	39
Percent Receiving Medicaid	42	48
Percent Uninsured	29	28

Source: 1997 National Survey of America's Families.

Note: Two-parent families are those families that include both of a child's natural or adoptive parents. Single-parent families are those families that include one natural or adoptive parent who is not currently married.

Child Support Enforcement System

Congress established a major federal role in child support enforcement in 1975 when it enacted Title IV-D of the Social Security Act. The basic purpose of this law was to ensure that noncustodial parents financially support their dependent children, especially those on AFDC. Needless to say, this is a laudable goal, but it overlooks a key point—many noncustodial parents are themselves struggling financially.

Unreasonably high child support orders, often including large amounts of debt owed to the government, can push fathers farther away from the formal child support enforcement system and their children. For example, the Parents' Fair Share Demonstration (PFS), which from 1994 to 1997 provided services to low-income noncustodial fathers who were behind in their child support payments, found that many program participants were unemployed when they enrolled and had been unemployed or underemployed for some time (Doolittle et al. 1998). Those who had worked in the previous nine months earned, on average, $2,800. In the five PFS sites that provided data on arrears, almost all the fathers were in debt because of their child support obligations. Almost one-half had arrears of over $2,000, or a debt nearly equal to their nine-month earnings.

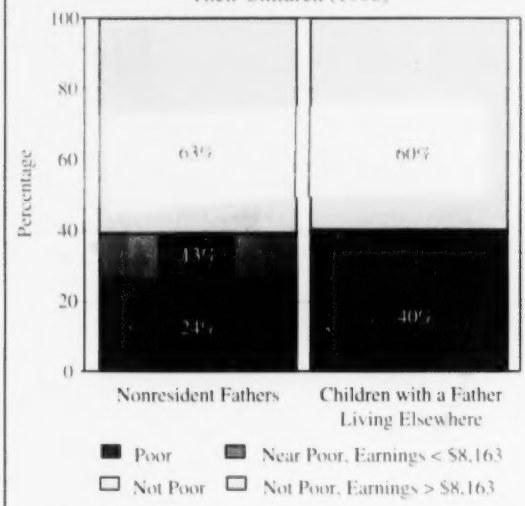
The National Survey of America's Families shows that a large minority of nonresident fathers are poor themselves. Although nonresident fathers, as a whole, are better off than their children living elsewhere, many nonresident fathers have a difficult time making ends meet. Figure 3 shows that 24 percent of nonresident fathers were "officially" poor in 1996; another 13 percent were near poor, with earnings below the poverty threshold for a single person ($8,163). Thus, 37 percent of nonresident fathers were poor or their personal earnings were below the poverty threshold for a single person. Children who have poor fathers living elsewhere would benefit if child support enforcement authorities helped these fathers find and keep work, instead of saddling them with arrearages that they will probably never be able to pay.

Figure 3 also shows that in 1996 40 percent of children with a father living elsewhere were poor. Therefore, the proportion of poor children with a father living elsewhere (40 percent) is only slightly higher than the proportion of nonresident fathers who are poor themselves or have extremely low earnings (37 percent). The underlying data on nonresident fathers and their children are not linked and thus we do not know for sure that poor fathers are related to poor children, but other research shows that parents tend to have similar socioeconomic characteristics; therefore, poor fathers are probably related to poor children. This reality underscores the need for employment-related services for poor nonresident fathers if we hope to reduce child poverty through increased child support enforcement.

At this point, the government provides a social safety net for poor custodial mothers to help them become self-sufficient, consisting of temporary cash assistance, other noncash assistance, and work-first employment services. On the other hand, poor noncustodial fathers,

FIGURE 3

Poverty Status of Nonresident Fathers and Their Children (1996)



Source: 1997 National Survey of America's Families.

who are and should be expected to support their children despite their poverty status, have little access to support services. The only program that specifically named noncustodial parents as possible recipients of work-related services was the Welfare-to-Work program, which ends this year. Nonetheless, poor noncustodial fathers need access to support services, especially employment-related services, to help them become financially responsible.

Conclusion

Evidence clearly shows that fathers tend to be highly involved in the lives of their young children but gradually drift away, leaving mothers alone to provide for their children. The U.S. income security system responds by providing services to single mothers and their children, but it does little to prevent the erosion of paternal involvement with poor children and may actually push fathers away.

As Congress considers reauthorization of TANF, it should take the opportunity to ensure that one of its original goals—encouraging the formation and maintenance of two-parent families—has a greater chance of success. The following specific actions should be considered:

Recommendation 1: Congress should consider whether any distinction between single- and two-parent families is warranted within TANF, given the negative consequences of targeting one family type over another. These considerations should include TANF's eligibility rules as well as its work participation requirements.

Recommendation 2: Congress should consider encouraging states to broaden their eligibility criteria within TANF for noncash assistance and case management to include all types of poor families, including noncustodial parents.

Recommendation 3: Congress should build upon the high level of paternal involvement that exists when poor children are young and establish a program available at or near a child's birth that helps both poor mothers *and* fathers overcome the barriers that they may face to staying together, regardless of whether or not they are married at the time of the intervention.

Focusing on these recommendations will go a long way toward reaching the goal of encouraging the formation and maintenance of two-parent families. Without them, Congress will miss an important opportunity to strengthen America's poor families.

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STRENGTHENING FAMILIES

REDIRECTING WELFARE POLICY TOWARD BUILDING STRONG FAMILIES

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This series, funded by the Charles Stewart Mott Foundation, considers policies that help low-income parents provide the emotional and financial support their children need.

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